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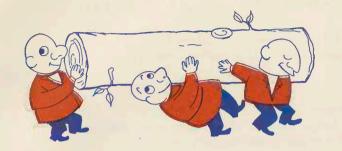
# ooperatives



### What Is A Cooperative?

A cooperative is a voluntary business organization established by its members to perform a service for its members.

A cooperative is a means by which free men solve problems or tackle jobs too big for the individual.



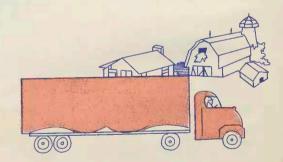
Cooperation is working together; it is democracy in action because it is of the members, for the members and by the members.

## Types Of Agricultural Cooperatives

Farmers organize cooperatives for specific purposes.

#### Marketing Associations

These are formed for the purpose of jointly handling and marketing the products of the members.

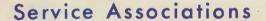




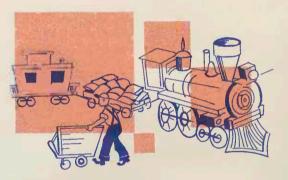


#### Supply Associations

These are formed for the purpose of jointly obtaining production supplies.



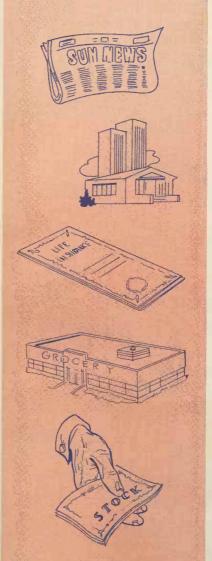
These are formed for the purpose of improving existing services or furnishing additional services.





## Cooperation Outside Agriculture

Cooperatives and mutual groups of all kinds help to keep our private enterprise system competitive and efficient.



The Associated Press is a cooperative which helps publishers to lower their cost of operation and keep down the cost of our daily newspaper.

Bank clearing houses are cooperatives which help bankers lower their cost of operation and serve their customers more conveniently and economically.

Mutual insurance companies use cooperative methods to insure maximum protection at minimum costs to policy holders.

Some independent retailers have their own cooperative wholesale grocer organization in order to purchase grocery items more efficiently. This means a savings to consumers.

The New York Stock Exchange uses cooperative methods to serve the needs of its members and protect their common interest.

Issued in furtherance of Acts of Congress, May 8 and June 30, 1914.

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